



0035/71323

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Pieter Weyts, et al.

Serial No.: 10/706,771

Filed : November 12, 2003

For : BACK-END-LOADED PARTICIPATORY REAL ESTATE
EQUITY PROTECTION CONTRACT

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Pedro C. Fernandez

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Reg. No. 41,741

Date
March 26, 3004

March 26, 2004
1185 Avenue of the Americas
New York, NY 10036
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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
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Sir:

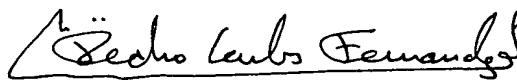
As a means of complying with the duty of disclosure in 37 CFR 1.56 and in keeping with the guidelines of 37 CFR 1.98, applicants hereby submit information thought to be relevant to the examination of the above-identified application. Also, submitted herewith is a completed form PTO-1449 and copies of the thirteen references cited thereon.

The Office is hereby authorized to charge any fees which may be required in connection with this Information Disclosure Statement and to credit any overpayment to our Deposit Account No. 03-3125.

0020/71762

Respectfully submitted,

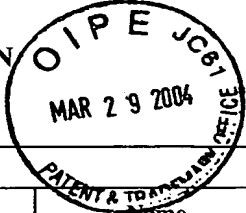
COOPER & DUNHAM LLP

A handwritten signature in dark ink, reading "Pedro C. Fernandez", written in a cursive style.

Pedro C. Fernandez
Reg. No. 41,741

DAT/PCF:tb
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Form PTO-1449		U.S. Department of Commerce Patent and Trademark Office		Atty. Docket No. 0035/71323 DAT/PCF		Serial No. 10/706,771	
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)				Applicant: Pieter Weyts, et al.			
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U.S. PATENT DOCUMENTS									
Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date if Appropriate			
	4 9 5 3 0 8 5	8/28/90	Atkins						
	5 1 2 6 9 3 6	6/30/92	Champion, et al.						
	5 5 5 7 5 1 7	9/17/96	Daughterty, III						
	5 6 3 6 1 1 7	6/3/97	Rothstein						
	5 9 8 7 4 3 5	11/16/99	Weiss et al.						
	6 5 1 3 0 2 0	1/28/03	Weiss et al.						
	6 6 1 5 1 8 7	9/2/03	Ashenmil et al.						

FOREIGN PATENT DOCUMENTS									
Document Number	Date	Country	Class	Subclass	Translation				
					Yes	No			

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
	Shiller, Robert, et al., Home Equity Insurance, Cowles Foundation Paper 1074, July 1994, pp. 1-51
	Sichelman L., Consultant Sees a Blond Bubble Waiting to Burst, When is Unclear; Average Mortgage said to take 44% of Income, Boston Globe, July 13, 2002, pp. 1-3
	Representative pages downloaded from http://www.realliquidity.com and http://www.realliquidity.com/homeowners.htm ; web site of the Yale/Syracuse project; last visited on March 16, 2004 pp. 1-3
	Representative pages downloaded from http://www.cityindex.co.uk/spreadbetting/aboutspread_intro.cfm#9 -information on the City Index Property Futures; 4 pp., last visited on March 16, 2004
	Representative pages downloaded from http://www.igindex.co.uk/content/so_house_price_betting.html -information on IG Index house price betting; last visited on January 23, 2004, pp.1-2 .
	Representative pages downloaded from http://www.investorsally.com/exchange.htm information on the AeFT Real Estate Index Futures online exchange, last visited on March 16, 2004, pp.1-2

EXAMINER	DATE CONSIDERED
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***EXAMINER:** Initial if citation considered, whether or not citation is in conformance with MPEP 609: Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.